In the Specification:

Please replace paragraph [0020] as follows:

[0020] FIGS. 5-7 illustrate inner panel 20 and outer panel 10 fixtured in hemming machine 50, which may be selected from a plurality of conventional hemming machines known to those skilled in the art and suggested by this disclosure. Clamps (not shown) allow panels 10 and 20 to be held in machine 50 while first hem steel 55 moves flange 12 down to a 45° angle, as shown in FIG. 6. Once hem steel 55 has produced 45° angle for flange 12, hem steel 56 is used to simultaneously fold flange 12 to a 90° flattened position, while simultaneously coining integral circular cap 60 from flange 12 (Fig. 7). Hem steel 56 has an integral coining die cavity 58 formed therein, so as to allow a portion of flange 12 to be upset out of the plane of flange 12, so that circular cap 60 completely encapsulates the upper portion of circular anchor pin 32, forming mechanical interlock zone 80. Because neither inner panel 20, nor outer panel 10, is pierced during a process according to the present invention, the hem joint according to this invention will have superior corrosion resistance as compared with mechanically interlocked joints which either pierce the panels being joined or create voids which allow moisture and road splash to collect, thereby promoting corrosion.